

## Treasury Operations



Ref : JKB/TOS/2019-20-3087

DT.03.02.2020

BSE Ltd,  
1<sup>st</sup> Floor, P.J Towers,  
Dalal Street, Mumbai -400001.

**Reg:- Disclosure under Provision of Regulation 52(4) and 52(5) of SEBI (LODR) Regulations, 2015.**

Sir,

Pursuant to Regulation 52(4) and 52(5) of SEBI (LODR) Regulation, 2015 the information for half year ended September, 2019 pertaining to the unsecured bonds issued by our bank is given hereunder:

## A) Under Regulation 52(4):

Sr. No.	Disclosures under Provisions of Regulation 52(4)	Remarks
1	Credit Rating and change in Credit Rating if any	As per Annexure -I
2	Asset Cover Available, in case of Non-Convertible Debt Securities	Not Applicable
3	Debt Equity Ratio	Not Applicable
4	Previous due date for the payment of interest / repayment of Principal of Non-Convertible Debt Securities and whether the same has been paid or not.	As per Annexure-I
5	Next Due Date of payment of Interest / Dividend of Non Convertible Preference Shares / Principal along with the amount of interest / dividend of Non-convertible Preference shares payable and the redemption amount	Not Applicable
6	Debt Service Coverage Ratio	Not Applicable
7	Interest Service Coverage Ratio	Not Applicable
8	Outstanding Redeemable Preference Shares (Quantity & Value)	Not Applicable
9	Debenture Redemption Reserve	Not Applicable
10	Net Worth (as on 31.03.2019) after excluding the revaluation reserves	Rs.6020.35 Crores
11	Net Profit /LossAfter Tax (for the half year ended 30 <sup>th</sup> ,September 2019)	(Rs.894.94) Crores
12	Earnings Per Share (for the half year ended 30 <sup>th</sup> ,September, 2019-Not-Annualized)	(Rs16.07)

## B) Under Regulation 52(5):

I	Certificates Signed by Debenture Trustees that they have taken note of contents in respect of the Listed Debt Securities issued by the company.	Annexure –II & III.
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Yours Faithfully


  
Vice President


**ANNEXURE-1**

**NAME OF THE ISSUER: THE JAMMU AND KASHMIR BANK LIMITED**

**INFORMATION UNDER SEBI(LODR) REGULATIONS,2015,IN TERMS OF THE PROVISIONS OF REGULATION 52(4) FOR UNSECURED BONDS ISSUED BY OUR BANK (HALF YEARLY ENDED SEPTEMBER,2019)**

S.NO	PARTICULARS OF BONDS	ISIN NUMBER	PREVIOUS DATE OF PAYMENT OF INTEREST	THE SAME HAS BEEN PAID OR NOT	RATING (PREVIOUS)	Rating (Revised)	Trustee
1	9% JKBANK UNSECURED REDEEMABLE NON-CONVERTIBLE LOWER TIER II BONDS 30.12.2019	INE168A08012	30.12.2018	YES Paid on 31.12.2018 (30.12.2018 being Sunday)	CAREAA- (NEGATIVE)	CARE AA- (Negative) IND AA-/RWN	AXIS TRUSTEE SERVICES LTD
2	9.50% JK BANK BASEL III COMPLIANT TIER II BONDS 24.06.2022	INE168A08038	25.03.2019	YES	IND AA /BWRAA	IND AA-/RWN BWRAA-	IDBI TRUSTEESHIP SERVICES LIMITED
3	9.25 % JK BANK BASEL III COMPLIANT TIER II Bonds 27.12.2024	INE168A08046	28.12.2018	YES	INDAA/ BWRAA	IND AA-/RWN BWRAA-	IDBI TRUSTEESHIP SERVICES LIMITED
4	10.50% JK BANK BASEL III COMPLIANT TIER I PERPETUAL BONDS	INE168A08061	14.06.2019	YES	BWRA+	BWR A	IDBI TRUSTEESHIP SERVICES LIMITED



ATSL/CO/19-20/7928

February 4, 2020

**The Jammu and Kashmir Bank Limited**

5<sup>th</sup> floor, Corporate Headquarters

M.A Road

Srinagar

190001

Dear Sir / Madam,

**Re.: Letter of Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015)**

This has reference to the various privately placed, unsecured, redeemable, non-convertible debentures issued by The Jammu and Kashmir Bank Limited ("the Company").

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Company is required to submit its half yearly/annual financial results to the Stock Exchange, with a letter of the Debenture Trustee (Axis Trustee Services Limited) that the Debenture Trustee has noted the contents furnished by the Company as per Regulation 52(4).

In pursuance thereof, we hereby confirm that we have received the aforesaid information vide your email dated February 04, 2020 (enclosed herewith) along with the relevant/necessary supporting and we have noted the contents in respect of the Listed Debt Securities issued by the Company.

Yours Faithfully

For **Axis Trustee Services Limited**

*PB*  
*Ashoak*  
*Varma*  
**Ashoak Varma**

**Manager**

Encl.: a/a

Cc: Debenture Holders

Corporate Identity Number: U74999MH2008PLC182264 | MSME Registered UAN: MH19E0033585

**Registered Office:**

Axis House, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai - 400 025

**Corporate Office:**

The Ruby, 2nd Floor, SW, 29 Senapati Bapat Marg, Dadar West, Mumbai - 400 028

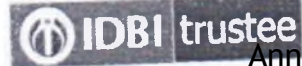
Tel No: 022-62300451 Fax No.: 022-6230 0700 Website: www.axistrustee.com



**AXIS TRUSTEE**

**IDBI Trusteeship Services Ltd**

CIN : U65991MH2001GOI131154  
12798/ITSL/OIR/2019-20  
February 04, 2020



Annexure III

To,

Jammu and Kashmir Bank Limited  
Treasury Operation  
5<sup>th</sup> Floor, Corporate Headquarters  
M.A. Road,  
Srinagar-190001

Dear Sir/Madam,

**Ref: Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements) -  
Submission of half yearly Financial Results by the Company.**

We are acting in capacity of Debenture Trustee for various Non-Convertible Debentures issued by the Company.

With reference to above we are in receipt of letter dated 03.02.2020 for submission of Half yearly Financial Results to the Stock Exchange.

Pursuant to Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements) "**We hereby certify that we have taken a note of the contents of the reports submitted to us by the company for the half year ended September 30, 2019.**"

Thanking You.

Yours Faithfully  
For IDBI Trusteeship Services Limited.



Authorised Signatory